

P.O. BOX 9500  
WILKES-BARRE, PA 18773-9500

CXFROG06-202010 00017382 000399 000626 1/1 000000 4129607 1263-1264

DEE L SHISHIDO  
31707 W. LAKE KETCHU  
M ROAD  
STANWOOD WA 98292-9709

DEE, we're required by federal regulations to notify you of the following information after you become 60 days past due.

We haven't received your federal student loan payment that was due on 08/07/20.

### Your outstanding payment

Payment Past Due \$150.18

See the next page for a breakdown of the loans in this payment.

If no payment is made, your loans will default on 05/04/21. Interest continues to accrue while you aren't making your regular Monthly Payments. We're also concerned about the potential impact to your credit score, if you don't take action.

### Ways you can pay

Online: This is the fastest way to bring your account up to date. To make a payment, visit [Navient.com](http://Navient.com). With our mobile site, it's easy to pay on your smartphone, too.

By phone: Call us at 888-272-5543

By mail: Send checks or money orders to Navient, P.O. Box 9533, Wilkes-Barre, PA 18773-9533. Make sure to include your statement or write your account number on the check or money order.

Payment relief options are available to help you avoid default on your federal loans. If making a payment now isn't an option for you, call us immediately to talk about your financial situation. We may be able to reduce or temporarily postpone your Monthly Payments.

- **Lower payments** – You may be eligible for reduced payments through a different repayment plan, such as Income-Driven Repayment (IDR), graduated repayment or extended repayment. Your payments could be as low as \$0 per month with qualifying income and loans.
- **Payment postponement** – You may be eligible to temporarily postpone payments through deferment or forbearance if you meet certain conditions, such as being enrolled in school at least half-time, unemployment or financial hardship. Unpaid interest that accrues on a subsidized loans during forbearance and on an unsubsidized loans during deferment or forbearance may be capitalized (added to your principal) at certain intervals. As a result, more interest may accrue over the life of the loan, Monthly Payment Amounts may increase and additional payments may be required.
- **Forgiveness** – If you teach full-time for five complete and consecutive academic

Account number

691 - 1

Date

10/06/20

Manage your account online  
[Navient.com](http://Navient.com)

Contact us  
888-272-5543

Monday – Thursday,  
8 a.m. – 9 p.m.  
Friday, 8 a.m. – 5 p.m. and  
Saturday 8 a.m. – 12 p.m.  
Eastern

Keeping our commitment to serve you during this unfolding situation is our focus. If you're experiencing difficulty making payments as a result of COVID-19, we encourage you to visit [Navient.com/COVID-19](http://Navient.com/COVID-19) for updates and more information on available relief options.

Para comunicarse en Español con 'Atención al Cliente',  
llame gratis al (888) 272-5543, y marque el número correspondiente.

Exhibit 13

you are in a low-income school or educational service agency, and meet other qualifications, you may be eligible for forgiveness of \$5,000 (or up to \$17,500 if you meet the criteria of a highly qualified teacher) under the Teacher Loan Forgiveness Program.

- **Loan discharge** – If you're unable to complete your program because your school closed, the school failed to make any required refund on your loans, your loans were falsely certified by the school or you were the victim of identity theft, you may be eligible to have your loans discharged. Additional conditions for discharge include total or permanent disability, death, and in some cases, bankruptcy.
- **Consolidation** – You may be able to combine your federal loans into a single Monthly Payment with a single interest rate. (Consolidating FFELP loans into the Direct program may also allow your loans to become eligible for more repayment and forgiveness options on a new Direct Consolidation Loan.)

To apply for IDR or consolidation, or to learn more about the other options above, visit the U.S. Department of Education at [StudentLoans.gov](http://StudentLoans.gov). For tips on managing your finances and repaying your loans, visit [StudentAid.gov](http://StudentAid.gov) or [Navient.com](http://Navient.com). You can also find information on resolving a dispute at <https://studentaid.gov/sa/repay-loans/disputes/prepare>.

#### **We're here to help**

We know financial challenges can come up unexpectedly, and we want to help you get on track with your repayment schedule. If you have any questions, visit us online or give us a call.

#### **Important disclosure(s)**

##### **Debt collection attempt**

This is an attempt to collect a debt and any information obtained will be used for that purpose.

##### **Credit bureau reporting**

We may report information about your account to credit bureaus. Late payments, missed payments, or default on your account may be reflected in your credit report.

##### **Student Loan Ombudsman**

For Federal loans only: The Student Loan Ombudsman assists borrowers who have tried unsuccessfully to resolve a problem through customer service offices. You can write to the U.S. Department of Education, FSA Ombudsman, P.O. Box 1843, Monticello, KY 42633.

##### **Electronic check conversion**

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

##### **Disputed sums**

Payments pursuant to a disputed sum or balance and/or regarding which you demand complete or partial satisfaction for a loan must be sent to: Navient, P.O. Box 3800, Wilkes-Barre, PA 18773-3800, with a description of the alleged dispute and the remedy sought. As provided in the underlying loan agreements, we reserve the right to accept the payment and deny the requested relief whether or not we return or refund such payments.

#### **Loan Information**

DISBURSEMENT DATE	ORIGINAL PRINCIPAL	UNPAID PRINCIPAL	INTEREST RATE	LOAN PROGRAM
09/06/06	\$ 10,576.00	\$ 2,732.29	8.500	PLUSLOAN
06/20/07	\$ 5,835.00	\$ 1,554.38	8.500	PLUSLOAN
02/27/08	\$ 5,963.00	\$ 1,665.35	8.500	PLUSLOAN